

**Side-Fund Assumptions**

Tax-Basis:	<b>Pre-Tax</b>
ROR:	<b>7.00%</b>
Tax Rate:	<b>37.00%</b>
Net ROR:	<b>4.41%</b>
Annual Contribution:	<b>\$1,347,631</b>
Years:	<b>7</b>

**Insurance Assumptions**

ROR:	<b>7.00%</b>
COLI Premium:	<b>\$1,418,656</b>
Term Premium:	<b>\$71,026</b>
Term & Perm Difference:	<b>\$1,347,631</b>
Target Net Amount at Risk:	<b>\$15,000,000</b>
Term Duration:	<b>15</b>

Term Insurance with Side Fund						
Year	EOY Age	Term Premium	Side-Fund Contribution	After-Tax Side-Fund Value	Death Benefit	Total Benefit
1	59	\$71,026	\$1,347,631	\$1,407,061	\$15,000,000	<b>\$16,407,061</b>
2	60	\$71,026	\$1,347,631	\$2,876,173	\$15,000,000	<b>\$17,876,173</b>
3	61	\$71,026	\$1,347,631	\$4,410,074	\$15,000,000	<b>\$19,410,074</b>
4	62	\$71,026	\$1,347,631	\$6,011,619	\$15,000,000	<b>\$21,011,619</b>
5	63	<b>\$71,026</b>	<b>\$1,347,631</b>	<b>\$7,683,792</b>	<b>\$15,000,000</b>	<b>\$22,683,792</b>
6	64	\$71,026	\$1,347,631	\$9,429,709	\$15,000,000	<b>\$24,429,709</b>
7	65	\$71,026	\$1,347,631	\$11,252,620	\$15,000,000	<b>\$26,252,620</b>
8	66	\$71,026	\$0	\$11,674,703	\$15,000,000	<b>\$26,674,703</b>
9	67	\$71,026	\$0	\$12,115,399	\$15,000,000	<b>\$27,115,399</b>
10	68	<b>\$71,026</b>	<b>\$0</b>	<b>\$12,575,531</b>	<b>\$15,000,000</b>	<b>\$27,575,531</b>
11	69	\$71,026	\$0	\$13,055,954	\$15,000,000	<b>\$28,055,954</b>
12	70	\$71,026	\$0	\$13,557,564	\$15,000,000	<b>\$28,557,564</b>
13	71	\$71,026	\$0	\$14,081,294	\$15,000,000	<b>\$29,081,294</b>
14	72	\$71,026	\$0	\$14,628,122	\$15,000,000	<b>\$29,628,122</b>
15	73	<b>\$71,026</b>	<b>\$0</b>	<b>\$15,199,064</b>	<b>\$15,000,000</b>	<b>\$30,199,064</b>
20	78	\$0	\$0	\$18,859,376	\$0	<b>\$18,859,376</b>
25	83	\$0	\$0	\$23,401,183	\$0	<b>\$23,401,183</b>
30	88	\$0	\$0	\$29,036,769	\$0	<b>\$29,036,769</b>
35	93	\$0	\$0	\$36,029,544	\$0	<b>\$36,029,544</b>
40	98	\$0	\$0	\$44,706,353	\$0	<b>\$44,706,353</b>
42	100	\$0	\$0	\$48,736,399	\$0	<b>\$48,736,399</b>

Permanent COLI - No Side Fund				
Year	EOY Age	Permanent Premium	Projected Surrender Value	Projected Death Benefit
1	59	\$1,418,656	\$1,498,159	<b>\$16,333,595</b>
2	60	\$1,418,656	\$3,067,998	<b>\$17,750,220</b>
3	61	\$1,418,656	\$4,711,364	<b>\$19,255,976</b>
4	62	\$1,418,656	\$6,426,513	<b>\$20,870,400</b>
5	63	\$1,418,656	\$8,217,792	<b>\$22,586,490</b>
6	64	\$1,418,656	\$10,088,870	<b>\$24,412,172</b>
7	65	\$1,418,656	\$12,037,361	<b>\$26,352,150</b>
8	66	\$0	\$12,587,256	<b>\$27,026,178</b>
9	67	\$0	\$13,158,884	<b>\$27,736,834</b>
10	68	\$0	\$13,759,008	<b>\$28,485,917</b>
11	69	\$0	\$14,406,668	<b>\$29,282,536</b>
12	70	\$0	\$15,118,677	<b>\$30,118,677</b>
13	71	\$0	\$15,994,163	<b>\$30,994,163</b>
14	72	\$0	\$16,909,862	<b>\$31,909,862</b>
15	73	\$0	\$17,863,843	<b>\$32,863,843</b>
20	78	\$0	\$24,332,047	<b>\$25,548,649</b>
25	83	\$0	\$33,440,496	<b>\$35,112,521</b>
30	88	\$0	\$45,667,745	<b>\$47,951,132</b>
35	93	\$0	\$61,779,274	<b>\$63,632,652</b>
40	98	\$0	\$84,869,530	<b>\$85,718,226</b>
42	100	\$0	\$96,326,048	<b>\$97,289,308</b>

VUL (2024), male, age 58, Standard Non-Tobacco, as of December 9, 2024. This is a partial illustration, not a contract. Illustration assumes the non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable. Past performance does not guarantee future returns. [See full illustration for details.](#) Illustration is not valid unless accompanied by a [prospectus from the insurance company.](#)